

REMARKS

Reconsideration of this application is respectfully requested in view of the foregoing amendment and the following remarks.

Claims 1 and 9 have been amended. Claims 11-14 have been added. Claims 1-14 are currently pending.

Rejection of claims 1-10 under 35 U.S.C. 103(a) as being unpatentable over Reeder (U.S.P. No. 5,640,193) in view of Fries (U.S.P. No. 6,317,885)

The rejection of claims 1-10 is moot in view of the amendments to independent claims 1 and 6, stating that all listed financial services industry systems are involved, which are neither disclosed nor make obvious by the references of record.

New claims 11-14 are added to indicate a wireless communication link between the user interface and at least one of the listed financial services industry systems, which is not disclosed nor make obvious by the references of record.

Accordingly, claims 1-14 are allowable over the references of record.

Conclusion

For at least all of the above reasons, it is respectfully submitted that the present invention is neither disclosed nor suggested by the references of record, and the claims now pending patentably distinguish the present invention from the references of record. Accordingly,

reconsideration and withdrawal of the outstanding rejections and an issuance of a Notice of Allowance are earnestly solicited upon the filing of a continuation.

Respectfully submitted,

Date:

11/9/2004

By:


Tien H. Nguyen

Registration No. 44,465

KILPATRICK STOCKTON LLP
607 14th Street, N.W.
Suite 900
Washington, DC 20005

GTM/THN/CITI0147/C0464.188162